



25 June 2025

## SCRUTINY COMMITTEE – 3 JULY 2025

A meeting of the Scrutiny Committee will be held at 6pm on Thursday 3 July 2025 in the Council Chamber at the Town Hall, Rugby.

*Members of the public may view the meeting via the livestream on the Council's website.*

Dan Green  
Acting Chief Executive

## A G E N D A

### PART 1 – PUBLIC BUSINESS

1. Minutes

To approve the minutes of the meetings held on 7 May and 15 May 2025.

2. Apologies

To receive apologies for absence from the meeting.

3. Declarations of Interest

To receive declarations of:

(a) non-pecuniary interests as defined by the Council's Code of Conduct for Councillors;

(b) pecuniary interests as defined by the Council's Code of Conduct for Councillors;

(c) notice under Section 106 Local Government Finance Act 1992 – non-payment of Community Charge or Council Tax.

***Note: Members are reminded that they should declare the existence and nature of their non-pecuniary interests at the commencement of the meeting (or as soon as the interest becomes apparent). If that interest is a pecuniary interest, the Member must withdraw from the room unless one of the exceptions applies.***

***Membership of Warwickshire County Council or any Parish Council is classed as a non-pecuniary interest under the Code of Conduct. A Member does not need to declare this interest unless the Member chooses to speak on a matter relating to their membership. If the Member does not wish to speak on the matter, the Member may still vote on the matter without making a declaration.***

4. Draft Housing Strategy.
5. Local Government Review Update.
6. Finance and Performance Monitoring – Quarter 4 2024/25.
7. Overview and Scrutiny Annual Report 2024/25 (report to follow).
8. Overview and Scrutiny Work Programme.

**Membership of the Committee:**

Councillors Timms (Chair), S Edwards, Freeman, Hassell, Lawrence, New, Parker, Sayani and Srivastava.

*If you have any general queries with regard to this agenda please contact Linn Ashmore, Democratic Services Officer on 01788 533522 or email [linn.ashmore@rugby.gov.uk](mailto:linn.ashmore@rugby.gov.uk). Any specific queries concerning reports should be directed to the listed contact officer.*

***AGENDA MANAGEMENT SHEET***

<b>Report Title:</b>	Draft Housing Strategy
<b>Name of Committee:</b>	Scrutiny Committee
<b>Date of Meeting:</b>	03 July 2025
<b>Contact Officer:</b>	Michelle Dickson, Chief Officer – Communities and Homes michelle.dickson@rugby.gov.uk
<b>Summary:</b>	A copy of the draft Housing Strategy and Draft Evidence Base is attached for review by the Committee prior to submission to Cabinet.
<b>Financial Implications:</b>	There are no financial implications arising from this report.
<b>Risk Management Implications:</b>	There are no risk management implications arising from this report.
<b>Environmental Implications:</b>	There are no environmental implications arising from this report.
<b>Legal Implications:</b>	There are no legal implications arising from this report.
<b>Equality and Diversity:</b>	No new or existing policy or procedure has been recommended.

**Scrutiny Committee – 3 July 2025**

**Draft Housing Strategy**

**Public Report of the Chief Officer – Communities and Homes**

**Summary**

A copy of the draft Housing Strategy and draft Evidence Base is attached for review by the Committee prior to submission to Cabinet.

**1. INTRODUCTION**

- 1.2 This report presents an overview of the draft Housing Strategy 2025-2035 for Scrutiny Committee consideration, accompanied with the draft Evidence Base. The strategy is evidence-led and shaped by local housing market conditions, population change, service pressures, and future growth aspirations.

**2. STATUTORY REQUIREMENTS**

- 2.2 There is no statutory requirement to produce a Housing Strategy, although considered good practice by the Ministry of Housing, Communities and Local Government (MHCLG). The Local Government Act 2003 previously required English authorities to produce housing strategies, but this was repealed by the Deregulation Act 2015. While there is no statutory requirement for councils to produce housing strategies, the role of the local housing strategy is primarily an in-house document bringing together other statutory and non-statutory policies relevant for housing. The Housing Strategy supports the delivery of statutory functions under the Housing Act 1985 and the Homelessness Reduction Act 2017, and aligns with key related documents, including the Local Plan, Homelessness Strategy, and the Corporate Strategy.

**3. COLLABORATIVE WORK**

- 3.2 The strategy has been developed collaboratively across council departments, and development informed by cross-service partners including Homes England, which has contributed to identifying housing need, system pressures, and shared priorities for action. The council has also engaged with HQN (Housing Quality Network) who are acting as a 'critical friend' on the development of the housing strategy. HQN are a leading housing organisation with a proven track record since 1997 offering vast experience in several fields across the housing sector, including policy and strategy development.

They are widely recognised as one of the premier authorities in housing standards and practice.

#### **4. CONSULTATION WITH ELECTED MEMBERS**

4.2 Following a consultation with elected members in March 2025 the priorities for this strategy were agreed. Members considered the four priorities in detail and had a chance to communicate what they would like to see reflected in the strategy & on measuring success alongside the scope of the strategy. Feedback from members has helped shape the thematic focus of the strategy and ensure alignment with corporate priorities and local concerns.

#### **5. HOUSING STRATEGY**

5.2 The strategy is structured around four strategic priorities:

1. Help to reduce inequalities by understanding the housing needs of the borough so that we can align our efforts and work with partners to meet those needs
2. Create healthier and inclusive communities and meet housing needs by supporting quality housing delivery in targeted areas
3. Enhance partnerships by investing in joint solutions that unlock opportunity, meet the broad range of housing needs and help build positive futures
4. Enhance housing standards across all housing tenures to create safer, green homes that support resident wellbeing

5.3 Each priority includes targeted actions, outcome measures, and a clear commitments to monitoring progress. The strategy also includes focused sections on specific groups, such as families, single people, older people, people with disabilities, and Gypsy and Traveller communities, to ensure an inclusive and tailored approach to housing provision.

5.4 Evidence includes data from the Census, HEDNA, internal housing data, and national sources such as ONS, the Land Registry, and Valuation Office Agency.

5.5 A copy of the draft Housing Strategy and draft Evidence Base is attached at Appendix 1.

#### **6. CONCLUSION**

6.2 The committee is asked to review the draft Housing Strategy and draft Evidence Base and make any necessary recommendations to Cabinet.

**Name of Meeting:** Scrutiny Committee

**Date of Meeting:** 03 July 2025

**Subject Matter:** Draft Housing Strategy and draft Evidence Base

**DO ANY BACKGROUND PAPERS APPLY**       **YES**       **NO**

**LIST OF BACKGROUND PAPERS**

<b>Doc No</b>	<b>Title of Document and Hyperlink</b>

**Draft** Version April 2025

# Rugby Borough Council Housing Strategy

**2025 – 2035**

DRAFT

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## Forward

### **From our Portfolio Holder for Housing**

I am proud to present the new Housing Strategy 2025-2035 for Rugby Borough Council, outlining our plans to deliver our Vision to ensure residents have access to safe, quality, affordable housing that promotes wellbeing, economic opportunity, and sustainable infrastructure for both people and nature.

This Strategy sets out the overarching plan for housing in the Borough over the next ten years. It is for everybody who lives here now, and for those who want to make the borough their home in the future.

As our Corporate Mission states, we will develop policy and work in collaboration to protect the vulnerable, reduce inequalities, improve skills and access to skilled jobs, increase affordable housing, boost our infrastructure such as health services and education, and protect and nurture the natural environment and this Housing Strategy seeks to do this.....

Most people living in Rugby Borough enjoy a good quality of life but the impact of poor housing conditions in certain areas, and vulnerabilities due to physical and mental health can be a barrier to having a safe, secure and affordable place to call home.

This Strategy considers affordability of housing, providing for specific housing needs of older people and others who need support and enabling people to live and work locally.

Our successes will be measured by the social value created and we will collaborate with our partners to achieve our ambitions and priorities of understanding housing needs, improving housing standards, delivering more affordable homes over the life of this Housing Strategy.

I would like to thank our partners and everyone who contributed to the development of this Housing Strategy and hope to have your collaboration for many years to come.....

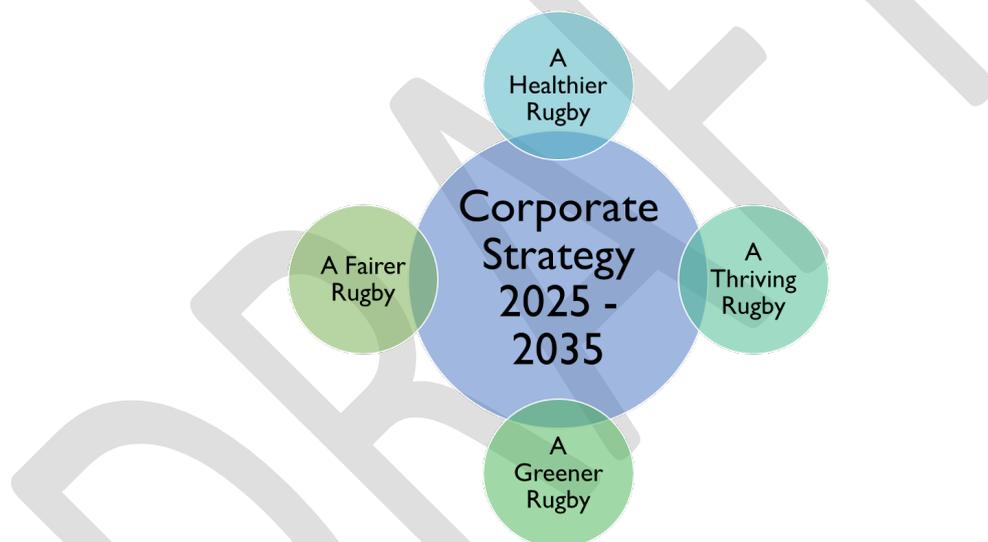
## Introduction

The Rugby Borough Council Housing Strategy has been developed to enable delivery of quality homes and help strengthen communities that contribute positively to the health and well-being of Rugby residents.

### Our Corporate Mission

**“We will develop policy and work in collaboration to protect the vulnerable, reduce inequalities, improve skills and access to skilled jobs, increase affordable housing, boost our infrastructure such as health services and education, and protect and nurture the natural environment”**

The Housing Strategy is an important tool in delivering the Council’s Corporate Mission, to ensure that residents have access to safe, quality, affordable housing that promotes wellbeing, economic opportunity, and sustainable infrastructure for both people and nature.



**To deliver the Corporate Mission, reduce inequalities and improve housing across the Borough, the Housing Strategy will...**

#### Healthier Rugby:

- Help enable the provision of services meet the growing population.
- Ensure that residents have access to quality housing and open spaces.

#### Thriving Rugby:

- Support development of a Town Centre Delivery Plan by looking at where land and property lend itself to affordable housing, together with a long-term investment plan, setting out key priorities and next steps.

- Support delivery of the Local Plan which embeds our vision for sustainable growth.

### **Greener Rugby:**

- Reduce the council's reliance on fossil fuels in line with our net-zero target.
- Reduce climate inequality and provide support for vulnerable residents.

### **Fairer Rugby:**

- Work with our communities and our partners to reduce inequality across the Borough of Rugby
- Improve the availability of quality housing to meet local needs
- Create safe communities where diversity is celebrated through creation of Local Letting Plans looking at a safe and inclusive mixed balance of demographics in the Borough

### **What we will achieve:**

We will achieve this through the following priorities:

**Priority 1 Help to reduce inequalities by understanding the housing needs of the Borough so that we can align our efforts and work with partners to meet those needs**

#### **How will we do this throughout this strategy:**

- Deliver a mix of 625 new homes, including more affordable rent, ownership, and housing for older people, through the planning system and partnerships.
- Develop supported, extra care, and accessible housing by aligning local policy with national requirements and commissioning feasibility work.
- Meet specific community needs, including gypsy and traveller accommodation, through targeted planning and provision reviews.

**Priority 2 Create healthier and inclusive communities and meet housing needs by supporting quality housing delivery in targeted areas**

#### **How will we do this throughout this strategy:**

- Deliver high quality homes that meet national space standards and maximise council nominations to support those in housing need.
- Increase affordable housing supply by developing council land and acquiring or building new homes.
- Maintain a strong pipeline of future homes and develop a Financial Inclusion Strategy to support sustainable tenancies.

**Priority 3 Enhance partnerships by investing in joint solutions that unlock opportunity, meet the broad range of housing needs and help build positive futures**

**How will we do this throughout this strategy:**

- Strengthen engagement with tenants and landlords through Tenant Panels, a Landlord Forum, and a Charter to promote quality and accountability.
- Collaborate with partners on regeneration and redevelopment projects to enable more affordable housing.
- Develop ways to measure and understand the social impact of housing initiatives to inform future investment.
- 

**Priority 4 Enhance housing standards across all housing tenures to create safer, green homes that support resident wellbeing**

**How will we do this throughout this strategy:**

- Improve the quality, energy efficiency, and safety of homes across all tenures through investment, retrofitting, and better regulation.
- Identify and address poor housing conditions by inspecting council stock, targeting unlicensed Houses of Multiple Occupation, and recruiting an Empty Homes Officer.
- Match residents with disabilities to adapted homes and work toward EPC C standards and Net Zero by 2050.

**Our Housing Strategy will link with these Strategies and Plans to deliver a joined-up approach to meeting housing needs**

### **Rugby Borough Council Local Plan 2011-2031**

Sets out that residents will have access to affordable, high-quality homes that cater to diverse community needs, with targeted regeneration efforts focused on areas requiring improvement.

### **Rugby Regeneration Strategy 2022**

focuses on estate renewal and property acquisition, focusing on underutilised and regeneration-priority sites.

### **Rugby Borough Council Allocation Policy 2025**

Ensures that social housing is allocated fairly by prioritising those in greatest need, in line with the Housing Act's 'reasonable preference groups'

### **Rugby Borough Council Homelessness Strategy 2025 – 2029**

Prioritising safe, suitable accommodation to those in most need and strengthening partnerships to prevent homelessness.

### **Warwickshire County Council Health and Wellbeing Strategy 2021-2026**

aligns with the housing strategy in improving health outcomes, reducing inequalities, and improving thriving communities

### **Rugby Borough Council Economic Strategy 2025 – 2035**

Enables housing development that supports a more sustainable economy for people and protecting and enhancing the natural environment

## Overview of the Borough

The Borough of Rugby is located in central England, within the County of Warwickshire in the West Midlands Region bordering directly with Northamptonshire and Leicestershire, both of which are in the East Midlands.

The Borough has excellent transport links with the rest of the country. Junction 1 of the M6 is north of the town and the M1 and A14 are to the east.

It shares its economic and housing market with adjoining areas with strongest migration flows for housing from Coventry to Rugby and commuting to work between Rugby to Daventry and Coventry.

### Population

Current Population: 114,400

The population has grown by 14.3% between the 2011-2021 Census.

36,283 residents are located in rural areas surrounding the town across 41 parishes.

The largest population is in the market town, with 78,117 residents.

### Age Profile

Average age: 40 years

The average age has stayed the same since 2011.

20% increases in population continue for 35-64 years and 9% for 60-74 years.

### Household Size:

**Info graphic picture here**

Average household size: 2.4 persons

### Health and Disability

**Info graphic**

The last 2 censuses showed that, whilst the average age in Rugby remained at 40 years old, the C.9% increases in population continue for 60-84-year olds. The total older persons population in Rugby was 18.1% for persons ages 65+.

The Council's housing Register shows there are 117 people needing a wheelchair adapted home as of March 2025.

47.8% are in good health when they were asked for the Census.

### Cost-of-Living Crisis:

Since late 2021, households across the UK have faced rising living costs, with inflation peaking in 2022 and sustained pressure of household budgets continuing into 2024. Demand for food banks and debt advice has increased, reflecting the financial strain many families are under. Rising interest rates have pushed up mortgage costs, while private rents have grown steadily, reaching 9.2% annual increase by March 2024.

For residents in Rugby, this means a growing number of households are at risk of financial hardship, housing insecurity, and fuel poverty. These pressures are particularly acute for low-income families, younger people in the private rented sector, and those unable to access affordable housing. Addressing affordability and supporting housing stability will remain key priorities as the Borough responds to the ongoing impact of the cost-of-living crisis.

## Employment Levels

### Employment

**Info graphic picture here**

In Employment (residents aged 16+): 61% of the Rugby population

21% are retired and 2.1% unemployed. Unemployment in the borough is generally lower than regional average of 3.2% and national average of 2.9%

### Annual Pay

**Info graphic picture**

The mean average income in Rugby for a single person is £37,273 per annum.

The lower quartile income of all households is estimated to be £20,900.

## The Housing Market in Rugby

### House Prices

**Info graphic picture**

As at Sept 2024, the average house price was £278,993.

### Affordability

**Info graphic picture**

A ratio of 7.4 times average income was needed in 2024 to purchase an average family home costing £278,993 on an average annual income of £37,273. An annual income of £71,741 would be required for a household income wishing to buy an average house.

### Rental Market in Rugby

A household is considered able to afford market rented housing in cases where the rent payable would constitute no more than a particular percentage of gross income. While Strategic Housing Market Assessment (SHMA) guidance prepared in 2007

suggests that 25% of income is reasonable, the ratio of current letting practices and Housing Benefit payment thresholds suggest that 40% of income is used.

### **Affordability:**

**Info graphic picture**

As of January 2025, rent levels in Rugby are above average in comparison to those seen nationally. The majority of homes available on the market at the time of research was 3-bed houses, with the mean price point being £1,270 per calendar month.

Using Strategic Housing Market Assessment guidance that a household can afford market renting spending from 25% of gross income on rent, and disregarding any entitlement to Housing Benefit, the annual income needed to be able to afford the average 3-bed private rent in Rugby would be £60,984 per annum.

An annual income of £44,732 is required to rent a 2 bedroom property on the private rented market. This is 120% of median annual income<sup>1</sup>.

An annual income of £29,243 is required to rent a 2-bedroom affordable rented home. This is 78% of median annual income.

It is worth noting that Rugby is divided into two Broad Rental Market Areas (BRMAs) for the Local Housing Allowance (LHA) purposes:

- Rugby & East BRMA:  
This BRMA covers most of the Rugby Borough
- Warwickshire South BRMA:  
This BRMA includes parts of southern Rugby Borough, particularly areas closer to Leamington Spa and Warwick

LHA rates vary between these BRMAs, affecting the amount of housing benefit or Universal Credit housing costs residents can receive. It is further important to note that residents living in Warwickshire South receiving higher rates may be offset by the higher rent levels.

### **Existing Housing**

**Info graphic picture**

69% of all homes are owner occupied

12.9% are social rented

18.2 % are privately rented

As of 2021 there were 47,015 households in Rugby

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<sup>1</sup> Using the Gov.uk definition of affordability that a household should spend no more than 25% of their gross income on rent and disregarding any entitlement to housing benefit.

The type of housing is split between terrace 27%, semi 28% and detached homes 24%. Flats 13% and Bungalows 8%

### **Empty Homes and Underutilised Stock [INFO GRAPHIC]**

According to Council Tax records March 2025, there are 2,162 empty homes which we are looking to bring back into use.

Long-term empty homes represent a missed opportunity to alleviate housing needs. While proactive enforcement and engagement programmes have yielded positive outcomes in the past, a formal review of our approach is scheduled for 2026/27. This review will consider the strategic case for renewed focus on bringing empty homes back into use, aligned with future housing pressures and available funding streams.

### **Housing Register (Waiting List) [INFO GRAPHIC]**

In January 2025, there were 363 households on the Housing Register waiting for social and affordable housing.

There were 74 applicants registered for independent living and wheelchair accessible accommodation.

There was an urgent need for 47 applicants to move which includes needing to move due domestic violence or an emergency medical need, followed by 105 with a medium need to move such as needing to move from supported accommodation into independent living and 211 applicants classed as low priority such as the property is short of 1 bedroom.

### **Inward and Outward Migration**

The growth of 14,325 in Rugby population according to the latest Census considers mortality, birth, and migration rates. According to the HEDNA 2022, the below figures are average estimates of inward and outward migration between 2010-20:

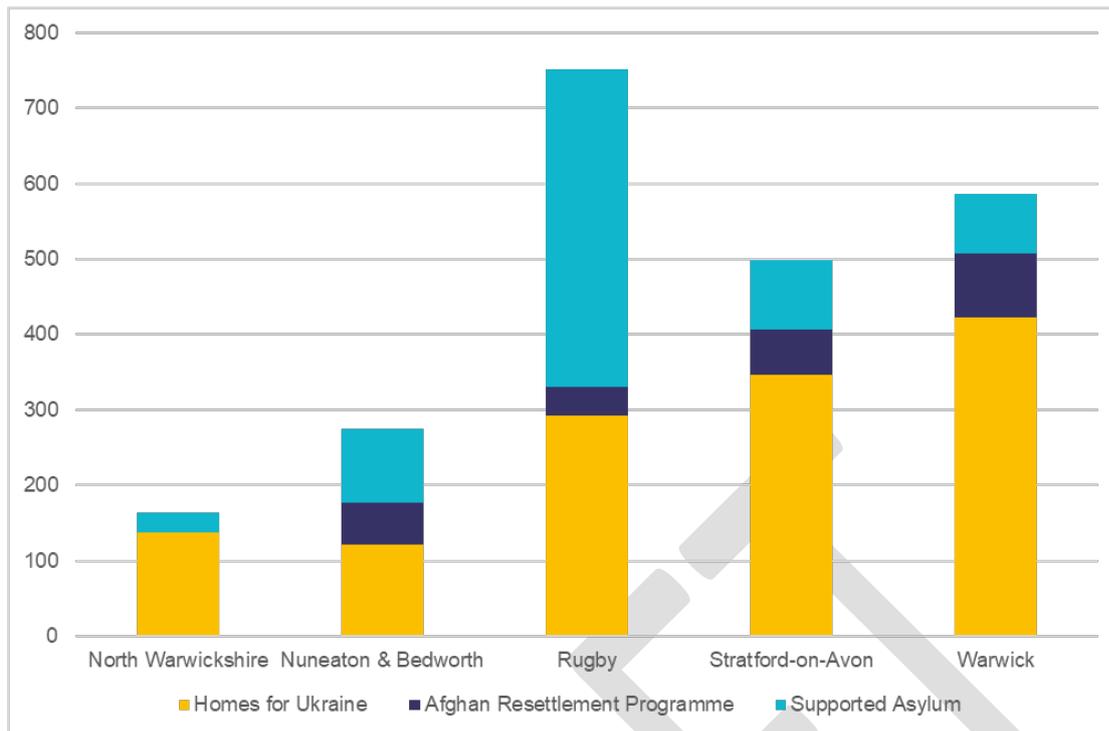
**In-migration 5,785 INFOGRAPH THESE 3 FIGURES**

**Out-migration 4,960**

**Net-migration +825**

The net-migration figure over the decade reflects a mix of legal migration routes, including movement for employment, education, and family reunification. These flows are distinct from asylum dispersal arrangements, which are coordinated by the Home Office and have a more direct impact on local housing and homelessness services.

As of September 2024, Rugby had the highest number of homelessness approaches due to Home Office dispersals between 2023-24 compared to the 5 District and Borough Councils in Warwickshire, which has a potentially significant impact on the housing market.



It is important to note that the portion of approaches for homelessness e.g., due to 'required to leave as Home Office accommodation ends' is one of the lowest reasons for approach, further detailed in the Homelessness and Rough Sleepers Strategy 2025-30. The top 3 reasons for loss of last settled home or threat of homelessness were due to family or friends no longer willing or able to accommodate (30%), end of private rented assured shorthold tenancy (20%) and domestic abuse (12%).

## **Previous Housing Strategy Achievements 2022-2024**

### **Priority 1: To understand the broad range of housing needs in the Borough:**

- **Increased opportunities for Council tenants to have their say about housing services and performance.**

Enabled through annual tenant's survey, quarterly Tenants Newsletters, and established Tenants Groups to work with us on major policy areas.

- **Increased understanding of housing needs through data and evidence.**

Through the Office for National Statistics (ONS) and Housing and Economic Development Assessment 2022 (HEDNA), improved understanding of housing need

- **Reviewed and renewed Policy and Strategies that better address demands in the Borough.**

Developed a new Homelessness and Rough Sleeping Strategy and reviewed the Housing Register Allocations Policy introduction choice-based lettings approach, both approved in March 2025.

### **Priority 2: To increase the affordable housing supply available to meet needs, through new supply or making most effective use of existing stock:**

- **Increased affordable housing delivery through enabling efforts and S106 planning agreements.**

356 new affordable homes were provided via enabling work with Registered Providers 2022-24, 205 of which were provided through S106 agreements from 2023-24. From April 2022-March 2024, the Council acquired 44 properties for Housing Register applicants.

- **Reviewed property adaptations to enable people to remain independent in their own homes.**

The HEART Scheme (Home Environmental Assessment and Response Team), who support on home improvements and disability adaptations, conducted a satisfaction survey between 2024-25. 57% users felt they could live independently at home after the scheme, which is an 8% increase to those that had not used the scheme.

### **Priority 3: To increase the quality and affordability of homes by improving the energy efficiency of our poorer**

## **performing housing stock and at the same time reducing carbon emissions:**

- **Improved energy efficiency in Council-owned homes.**

Delivered the Local Authority Delivery (LAD) scheme in 2022, investing over £739,000 in air source heat pumps, solar panels, and lost insulation top-ups for council owned homes, targeting those most at risk of fuel poverty.

- **Engaged with the private sector and planning for long-term investment.**

Launched targeted engagement with HMO landlords through the Home Upgrade Grant Scheme (HUGS) to support improvements in the private rented sector. A full review of energy efficiency in licensed HMOs was completed to shape broader energy approaches.

## **Priority 4: To ensure that our new council housing developments are low carbon and make a positive contribution towards creating sustainable communities which we can be proud of now and in the future:**

- **Delivering low-carbon Council Housing: Navigation Way**

Planning and development of the Navigation Way scheme (formerly Biart Place) is underway, expected to complete by 2025-26. The development delivers on the Council's commitment to sustainable communities and is designed to meet low-carbon standards (discussed further under Chapter Priority 2).

- **Regenerating town centre sites for future sustainable development: Rounds Gardens**

As part of the regeneration of the town centre, the demolition of 221 council-owned homes at Rounds Gardens has been completed, with site clearance, landscaping, and boundary improvements finalised May 2024. The costs to demolish were £4.7 million (Local Authority Housing Statistics 2023/24) which had come in at £0.3 million less than budgeted.

## What Has Changed in Rugby and What Are Our New Challenges

The last housing strategy 2022-2024 was written as the country was emerging from the pandemic and at that time the main focus was on improving the housing situation for the residents of the Borough in respect of homelessness and homelessness prevention.

### What has Changed:

**Housing Market Shifts:** A growing number of private landlords are exiting the market, leading to fewer private rented homes and increased pressure on homelessness services and temporary accommodation.

**Policy and Standards:** The enforcement of national space standards means some S106 affordable units are no longer being taken up by Registered Providers, affecting delivery pipelines. Future licensing and Article 4 considerations for HMOs are shaping the private rented sector.

**Demographic Trends:** An aging population has increased the demand for older person housing and extra care accommodation. The need for larger family homes has also grown, with limited stock in temporary and social accommodation.

**External Pressures:** There are ongoing pressures from Home Office dispersed asylum placements, adding to the demand in the housing market.

### New Challenges We Face:

**Affordability Gaps:** Young people under 35 and families face difficulties accessing private rental housing due to affordability gaps, particularly those affected by Shared Accommodation Rates limited by Housing Benefit.

**Allocations and Lettings:** The forthcoming introduction of choice-based lettings will modernise the allocations system and provide insight into demand patterns, but this requires investment in systems and communication.

**Financial Inclusion and Tenancy Sustainment:** Rising living costs across all tenures underline the importance of a Financial Inclusion Strategy to prevent homelessness, reduce arrears, and support long-term tenancy success.

**Delivery and Energy Standards:** Meeting Net Zero targets by 2050 remains a key objective. Enabling opportunities to delivery affordable housing and maximise energy efficiency through retrofit and design requires positive partner collaboration.

## **The Housing Strategy 2025-2035 Priorities**

### **Priority 1 Help to Reduce Inequalities by Understanding the Housing Needs of the Borough so that We Can Align Our Efforts and Work with Partners to Meet Those Needs**

#### **What we will achieve:**

- We will use information and evidence from Census, Strategic Housing Market Assessments, HEDNA and our housing register and homelessness data to design the right homes in the right places.
- We will work with partners to shape housing delivery and improve access to affordable homes.
- We will plan for inclusive housing that responds to changing needs and emerging challenges.

#### **Housing Demand**

The draft Local Plan, looking at periods between 2024-45 and in accordance with the standard method set out in national policy, identifies a need for 12,978 new homes to be delivered as a mixture of all tenures (625 new homes per year are needed between 2025-2035) to meet the current demand. Much is already committed through developments across Houlton, South West Rugby and Eden Park.

One of the main reasons for homelessness continues to be private landlord evictions. This is not set to change with the forthcoming Renters Rights Bill 2023 which offers longer term tenancies and ending the practice of no-fault evictions. Whilst this is welcomed to increase private rented sector housing standards, often private rented sector housing is the only housing option available and to lose this stock will only increase homeless presentations further.

Regarding Social Housing, it has been found that, while affordable rent for Registered Providers (Housing Associations) is set up to 80% of local market rate rent (higher than social rent but still below market rate) this has been unaffordable for some Housing Register applicants not in receipt of Housing Benefit. A small number of nominations have been returned to Registered Providers after applicants failed affordability checks. This suggests revision needs to take place for affordable rents to be in line with Local Housing Allowance (LHA) rates in Rugby.

#### **Shaping our Housing Knowledge in Collaboration with Registered Providers**

The introduction of Nationally Described Space Standards and further regulation of housing quality standards has resulted in affordable homes which were planned as part of S106 agreements not meeting the space standards thresholds. Developers are finding it difficult to sell these homes to Registered Providers who are reluctant to purchase if they do not meet the Regulator's standards.

We work closely with Homes England and maintain regular dialogue with our Registered Providers to share housing knowledge and understand the challenges they face in developing and managing homes. These conversations inform our strategic approach and highlight barriers such as land availability, viability, and evolving regulatory requirements. Through our policies, including planning guidance and support for meeting national space standards, we aim to create the right conditions for delivery, while aligning with new expectations from the Regulator of Social Housing around quality, safety, and tenant satisfaction.

### **Affordability and Housing Access for Under 35s and Single People**

Single people, particularly younger adults, often rely on the private rented sector for housing, where affordability and quality can be a challenge. Young people under 35 face barriers accessing such accommodation, namely for those who are only entitled to the Shared Accommodation Rate (SAR) through housing benefit or Universal Credit, which significantly limits affordability in the private rented sector. Due to these restrictions, a growing proportion live in Houses of Multiple Occupation (HMOs)

We will work with private landlords and partners to improve standards in existing HMOs, while ensuring our planning policies continue to support a balanced approach to shared housing. We will build a clearer picture of single-person housing need across tenures to guide future provision. Further information on improving standards is found under Chapter Priority 4: Enhancing housing standards across all housing tenures to create safer, green homes that support resident wellbeing.

### **Housing for Families**

For Rugby Borough Council tenants, Tenancy Health Checks are being undertaken by our housing services team where approximately 1,000 have been completed to date. The information is gathered to populate tenant records in the housing management system and capture needs and expectations.

As outlined under the 'Overview of the Borough' chapter, the average income of a single person in Rugby is £37,273 per annum while the lower quartile income is estimated to be £20,900. An estimated household income of £60,984 per annum is required to afford a 3-bed property in the private rented sector based on average rent levels from January 2025. Households on average incomes feel priced out of the private rented sector, which can cause delays to secure suitable accommodation where there is a housing need.

Housing Register data between January 2025- March 2025 demonstrate the supply and demand pressures for larger households through the average number of days applicants had been on the Housing Register until they were allocated a property. There was an average wait time of 229 days for the 15 applicants that were allocated a 3-bed property in this time period, with 105 applicants still waiting for this house size. There was an average wait time of 1,073 days for 3 applicants rehoused in this time period for a 4-bed property, with 67 applicants still waiting.

Temporary accommodation data for homelessness approaches as of March 2025 shows that 11 applicants in temporary accommodation with a 3-4-5-bed need, waiting from 36 days at the lowest waiting time, to 306 days at the highest to move on. Delays are due to affordability and availability of suitable accommodation in either the social or private rented sector. This in turn causes further demand in the available temporary accommodation stock for the Council.

To ensure our stock acquisitions and planning efforts are aligned with areas of highest demands, we will look to review how Waiting List applicants select their preferred areas, namely through a new choice-based approach. This will provide clearer insights for prioritising acquired stock and building developments in areas with the greatest identified needs, as currently applicants can select multiple areas when applying to the housing register, which causes challenges in capturing demand trends.

### **Home Office Dispersed Asylum**

The Home Office disperse asylum seekers at high influx which pose challenges for Councils regarding housing pressures and service capacity. There are notable demands for households requiring 4 and 5-bed+ accommodation within Rugby. Councils have pledged a supply of accommodation for citizens schemes such as Afghan Relocations and Assistance Policy (ARAP) and the Local Authority Housing Fund (LAHF) which Rugby used nearly £1.9m on purchasing 6 affordable homes. Rugby have actively supported Ukrainian refugees through the UK Government's Home for Ukraine scheme. Support of Ukrainian arrivals has primarily focused on community sponsorship (over 200 Ukrainian guests), housing advice, and homelessness prevention. Warwickshire County Council have introduced a guarantor scheme to assist Ukrainian refugees in securing private tenancies. As of June 2023, out of 217 Ukrainian refugees who arrived at Rugby, 49 transitioned into private rented accommodation. As the Home Office continue to manage high inward-migration rates, this is an area for local strategic review in how to prepare for this impact on Rugby's housing market.

### **Probation Services**

Councils support specific groups for rehousing such as applicants under Probation. Challenges arise where high-risk offenders are restricted in their housing options due to location or housing and support needs. To manage this, the Homelessness Team attend Rugby District Probation Accommodation meetings to explore assistance

options ahead of prisoner release dates, with aim to engage preventative work early and identify suitable housing options.

### **Recognising the Specific needs of Gypsy and Traveller Communities**

We recognise the specific accommodation needs of Gypsy and Traveller communities within Rugby. The Local Plan identifies a need for 94 pitches between 2024-2042 to meet future demand. Draft site allocations include two long-standing sites that currently operate under temporary planning permission, reflecting our ongoing commitment to identifying suitable, sustainable, and permanent solutions to meet these communities' needs.

### **Homelessness**

There has been a marked increase in the number of people approaching the Housing Service who had received Section 21 No Fault Eviction Notice due to landlords wishing to sell or re-let their property. This could be attributed to the cost-of-living crisis since 2021 and the 2022 mini budget crisis that led to a significant increase in mortgage rates which became unaffordable to many homeowners and landlords.

Over the last 5 years, social rented housing is the main type of accommodation secured to end Prevention and Relief Duties successfully, followed by private rented accommodation, which as discussed in this strategy, are high in demand.

The Homelessness Strategy 2025-29 outlines priorities focused on preventing homelessness, supporting households who are already homeless or threatened with homelessness, and ensuring a range of options are available to alleviate homelessness through strengthened partnership working with voluntary and statutory partners.

The Council uses a mixture of; own designated stock, stock leased from private landlords, and B&B accommodation when necessary to manage the demand for temporary accommodation. The number of properties used varies each month due to changes in designated and non-designated stock and availability of stock leased from private landlords if these are returned. As of February 2025, 20 properties were leased through a private rented leasing scheme with landlords, 2 houses of multiple occupation owned by the Council, and a mixture of 28 designated and non-designated temporary accommodation within Council own stock (availability subject to properties being in VOIDs).

To ensure that best use is made of temporary accommodation options and having a supply of emergency accommodation for the future, it will undertake a review in 2025-2027.

The Council's aim is to reduce reliance on B&B accommodation means it has used its own housing stock as temporary accommodation for homelessness. By doing this it made a saving of £48K in 2023/24.

## **Housing for Older People and People with Disabilities**

### The Demand for Older Persons Accommodation

The HEDNA states that for Warwickshire the projections show an increase in the population aged 65 and over of 32,400 people by 2032. As the population becomes older and rise in ages can be linked with health issues and disabilities, the demand and need for wheelchair accessible accommodation grows. The HEDNA estimates a need of 10% for wheelchair user homes and 21% of affordable homes should be wheelchair adapted to 2032.

The draft Local Plan 2025-2045 is proposing on developments of 10 or more homes, 10% of all new dwellings shall meet the requirements for Category 3 – wheelchair user dwellings set out in Part M4(3) of Schedule 1 to the Building Regulation 2010 (as amended). This proposal will enable supply of the demanded need for wheelchair accessible accommodation.

In this Strategy we are also proposing that all affordable ground floor units (flats or bungalows) must have level access showers or wet rooms, to meet M4(3) accessibility requirement and needs of the likely occupants, which may be older persons or those with a disability.

### Housing with Care

Rugby's current provision of extra care units is 87 units in total. Warwickshire County Council's Market Position Statement shows there will be an Extra Care Housing need of 233 for Rugby by 2040, particularly for older adults and those with disabilities, emphasising collaboration with partners. Rugby will need to enable 15 extra care housing per year for 15 years to meet this demand.

Whilst there are no extra care units currently under development, during this strategy period feasibility studies will be undertaken to identify sites to bring forward viable extra care schemes to meet the demand. Town Centre locations are being considered as one of the opportunities to meet these needs which will need to be large scale to cater for 70-80 units which are required to achieve financial viability on previously developed sites.

The Council owns 1,185 independent living properties suitable for those over 55 consisting of 346 bungalows and 839 1- and 2-bedroom flats.

We are redesignating our independent living schemes to general needs housing to meet the needs of our current tenant base and also the demand for our schemes has reduced which is likely to continue given the HEDNA assessment of an oversupply of affordable units.

We are consulting with tenants of our schemes to maximise the use, changing the eligibility and reducing the entry age. This will help ensure that housing stock is fully occupied and that low demand is reduced. It should also encourage the freeing up of larger family sized homes which are underoccupied bringing them back into use for families again.

## Housing with Support

MHCLG and the Department of Work and Pensions (DWP) published the consultation on Regulatory Oversight of Supported Housing in February 2025, closed on May 2025. This proposes introduction of a locally led licensing regime for supported housing in England and new National Standards for support. The consultation also seeks views on potentially linking Housing Benefit to the licensing regime and defining care, support and supervision in Housing Benefit regulations in England. This consultation is an opportunity for providers, residents and stakeholders to help design an effective regulatory system that ensures supported housing delivers the support people need.

The average cost of home adaptation to allow an older person to remain at home is £6,000 compared to the cost of £26,000 for residential care. Whilst this for many is the preferred choice to retain independence in their own home, and adaptations enable this, for many it is the help with daily living and having care that has prevented them living in their own homes. The Warwickshire Market Position Statement advises that Housing with Care has emerged in the last 10-15 years as a viable option for people with an immediate or anticipated need for care and support and a wish to remain in a home of their own. It is designed for those with current or future care needs who wish to live in their own home.

We are working closely with the Integrated Care to reduce the impact of bed blocking. County wide local authority Hospital Liaison Officers are working with hospital discharge teams and Housing Services to ensure patients who are homeless or at risk of homelessness have accommodation and/or support before discharge. We are also working closely with Commissioners and the Intergrated Care Board to identify sites to bring forward viable extra care schemes to meet the demand.

## **What Success will Look Like: Action Plan**

<b>Target</b>	<b>Timescale</b>	<b>How will it be achieved, and what will success look like?</b>	<b>How will the target be monitored</b>
<b>Additional 625 new homes of all tenures needed (national standard method for calculating local housing need)</b>	<b>Annually until 2035</b>	<b>Achieved through the planning system</b>  <b>Homes are built and occupied</b>	<b>Housing Steering Group</b>  <b>Annual Monitoring Return (Planning)</b>

Significantly increase supply of social/affordable rented homes needed	Annually for the period 2025-2035	<p>Achieved through the planning system, onsite provision is prioritised through S106 planning agreements</p> <p>Encourage Registered Providers to purchase homes or sites</p> <p>Homes are built and occupied for people in need on the council's housing register</p>	<p>Housing Steering Group</p> <p>Local Authority Housing Statistics dataset (LAHS) MHCLG</p>
Significantly increase supply of affordable home ownership homes needed	Annually for the period 2025-2035	<p>Achieved through the planning system, onsite provision is prioritised through S106 planning agreements</p> <p>Encourage Registered Providers to purchase homes or sites</p> <p>Homes are available for purchase, shared ownership and discounted market sale</p>	<p>Housing Steering Group</p> <p>Local Authority Housing Statistics dataset (LAHS) MHCLG</p>
Undertake a temporary accommodation review	2025-2027	To ensure that best use is made of temporary accommodation options and having a supply of emergency accommodation for the future	<p>Housing Steering Group</p> <p>Homelessness Forum</p>
6.5% of housing should be delivered as older persons housing to meet the future emerging needs of the population	During the period of this Strategy 2025-2035	Achieved through the planning system	<p>Housing Steering Group</p> <p>Annual Monitoring Return (Planning)</p>
233 Extra Care Housing (ECH) units are needed	2025-2040	<p>Achieved through the planning system</p> <p>Encourage experienced providers to purchase homes or sites</p> <p>Identify sites through feasibility studies</p>	<p>Housing Steering Group</p> <p>Warwickshire Health and Wellbeing</p>

Establish a locally led licensing scheme for supported housing in line with national requirements	During the period of this Strategy 2025-2035	Achieved through stakeholder engagement, policy development and enforcement.	<b>Private Sector Housing and Enforcement</b>  Housing Steering Group
8% of all new homes are needed for wheelchair users	2025-2032	Achieved through the planning system  Working with Registered providers to support adaptation of their stock and prioritise ground floor RBC stock for adaptation	Housing Steering Group  Annual Monitoring Return (Planning)
94 pitches are needed for Traveller and Gypsy communities	2025-2042	Sites are allocated through the planning system	Housing Steering Group  Annual Monitoring Return (Planning)

## Priority 2 Create Healthier and Inclusive Communities and Meet Housing Needs by Supporting Quality Housing Delivery in Targeted Areas

### what we will achieve

- Where affordable housing is not delivered through a S106 agreement, we will secure commuted sums through a cascade approach. These funds will be used to: (1) enable the council to build or refurbish homes, including those needing aids and adaptations; (2) support Registered Providers in exchange for 100% nomination rights; and (3) provide grants to local community groups through a clear and transparent application process.
- We will improve availability of quality housing to meet local needs
- We will create safe communities where diversity is celebrated

### Meeting Housing Needs through the Planning System

Our current Planning Policy Position for new housing development, secured through S106 planning agreements is for affordable housing to be delivered onsite.

Affordable housing secured through S106, in tenure terms, should be:

**82% for Social or Affordable Rent and 18% for intermediate housing options**

To ensure that the development is “tenure blind”, there should be no significant disparity between the appearance and mix of the market housing and the affordable.

If this is unable to be achieved after a viability test, we would look to taking a commuted sum over changing the mix to market sale. Our onsite preference is for social rent followed by affordable rent.

For the intermediate tenure or affordable housing for sale preference is for shared ownership, followed by discounted market sale (minimum of at least 25% discount) or any such product that seeks to provide a discount to the purchaser.

If following viability a commuted sum is determined in line with Policy, the commuted sum will be spent in the following ways, firstly to the Council to either build new stock, or to the Council to refurbish its stock or to use to provide aids and adaptations, all of which both will require officer resource to manage and will need to be achieved through the provision of commuted sums.

Secondly as a grant to help Registered Providers in return for the Council to receive 100% nomination rights in perpetuity.

Thirdly as a grant to support local community groups who can apply for the funding through a set of criteria which will be determined.

### Making the Best Use of Existing Council Land and Stock

The Council will use its land or property assets to enable the delivery of additional affordable homes. It will develop new homes on our former high-rise sites creating connected communities with access to affordable homes. It will use our land as a catalyst to bring forward regeneration sites including those in the town centre.

There are some housing schemes where access has been limited to a specific client group, such as over 55-years accommodation, but demand from that group is low in the particular location of the scheme.

In these cases we will consider carefully and sensitively, in consultation with the existing tenants of the respective schemes, whether to remove restrictions and allow other client groups to apply for vacancies in those schemes.

4- and 5-bed homes that have been adapted continue to be in significant demand. The introduction of short-term 5-year flexible tenancies for this type of home will mean we can meet urgent housing needs if necessary. We will have more flexibility to move households to better suit their needs and ours.

More generally we want to free up larger family homes, creating incentives to move to smaller accommodation to better meet the customers' needs and provide a supply of larger accommodation.

### **Promoting Independence at Home**

Rugby Borough Council support residents through Disabled Facilities Grants and to remain safe and independent in their homes through active participation in the HEART (Home Environment Assessment and Response Team) Partnership. Delivered in collaboration with Warwickshire councils, HEART provides adaptations and home improvements that enhance quality of life for individuals with disabilities or age-related needs. The scheme aligns with our broader goal to reduce health inequalities, delay or avoid the need for institutional care, and ensure homes are safe, warm, and fit for purpose. Our housing strategy recognises the value of HEART in preventing homelessness, reducing pressure on the health and social care system, and empowering individuals to live independently with dignity.

### **Working with Registered Providers to Increase the Supply of Affordable Homes**

The Council will continue to work closely with Registered Providers to maximise Homes England Affordable Housing Programme funding and support bids as necessary to maximise investment in the Borough to deliver as many affordable homes as it can.

The introduction of a choice-based lettings scheme will enable greater choice for people to bid for properties where they choose to live which will seek to reduce the numbers of people refusing offers of accommodation where they do not wish to live, which can delay occupancy for landlords through the nomination process. We will be

seeking to review all the nominations agreements as part of the introduction of the choice-based lettings scheme and considering timelines for responding to nomination requests and supplying nominations.

### **Financial Inclusion Strategy**

A Financial Inclusion Strategy will also be prepared during the life of this strategy. It will consider how best to support residents across all housing tenures. It will consider and develop opportunities for customers to access support from energy suppliers in respect of debt management issues.

It will consider ways in which to support those who are looking for work and those who need assistance and advice with keeping their homes warm through insulation and energy efficiency measures, money management, debt advice and new skills.

It will also seek to design out service charges in new housing developments wherever possible which for many people are unaffordable, such as reducing the number of communal areas and accesses.

### **Rugby Borough Council Stock Acquisition**

The purchase of properties is based on waiting list demand by area and bed type. There is a continued focus on purchasing new-build properties, whilst focusing on two, three, four and five-bedroom houses, as well homes that support a specific need, for example level access family homes. The majority of 1-bed units are sufficiently provided through Section 106 opportunities.

We will use our land or property assets to enable the delivery of additional affordable homes. It will develop new homes on our former high-rise sites creating connected communities with access to affordable homes. It will use our land as a catalyst to bring forward regeneration sites including those in the town centre.

All acquisitions will need to ensure that they meet the latest energy efficiency standards, and that sufficient budget has been set aside to ensure that they will do.

### **Navigation Way**

This delivery contributes towards Rugby Council's increased housing portfolio with expected delivery of 100 social housing by end of 2025-26 financial year, increasing affordability of homes by maximising the energy efficiency, and at the same time reducing carbon emissions. The council has invested £6.8m from Homes England into this development.

The development addresses green energy and fuel poverty concerns through sustainability offerings, including: a predicted assessment Energy Performance Certificate rating of A, solar photovoltaic panels to be installed on all apartment and house roofs, providing electric vehicle charging points, and air source heat pumps to be installed which will extract heat from outdoor air and transfer it inside to provide heating and hot water.

Further, the development has an ecological enhancement focus, providing bird and bat boxes, bug hotels, and hedgehog gates, in addition to drainage attenuation including permeable tarmac parking bays.

### **Rounds Gardens**

As part of the regeneration of the town centre 3 bison large panel residential tower blocks have been demolished, that consisted of 221 homes owned by the Council. The site is ready for development with landscaping and fencing to the perimeter of the site completed in May 2024. Plans are being considered for the site as part of the town centre regeneration improvements and forthcoming changes to the Local Plan which will identify sites for housing, each with their affordability requirements.

### **Garage Sites**

60 garage sites will be reviewed and an analysis undertaken of whether a portion of these can be developed for social and affordable housing. Garage sites are difficult to make viable as they only provide a small number of units, it is expected to be limited. The Transformation Change Unit within the Council are working with Town Centre Members Working Group and a Budgeting Working Group to assess the what may be viable for development, as well as provide guidance on the strategy for best utilisation of all sites (which could be to develop them for social housing, retain them as garages, make them into parking, lease the site, or dispose of it).

### **What Success will Look Like: Action Plan**

<b>Target</b>	<b>Timescale</b>	<b>How will it be achieved, and what will success look like?</b>	<b>How will the target be monitored</b>
<b>82% Social or Affordable Rent and 18% for intermediate housing are needed</b>	<b>2025-2035</b>	<b>Achieved through the planning system</b>	<b>Housing Steering Group Annual Monitoring Return (Planning)</b>
<b>To achieve Nationally Described Space Standards on all homes</b>	<b>2025-2035</b>	<b>Achieved through the planning system  National Described Space Standards are implemented across</b>	<b>Housing Steering Group</b>

		all tenures for new house building	
Seek to achieve 100% nominations on new lettings and 75% on relets	2025-2035	Achieved through nomination agreements between the Council and Registered Providers	Housing Steering Group
Council to build or purchase homes to increase the council's housing stock portfolio for affordable housing	2025 to 2035	Achieved through seeking land and purchase opportunities	Acquisitions Working Group
If found to be viable, develop a small number of council owned garage sites for affordable housing.	2025-2035	Review 60 existing garage sites to explore opportunities for them to be used for affordable housing	Acquisitions Working Group
Have a pipeline of units for 5 years to ensure a supply of affordable housing	2025-2030	Achieved by working with Registered Provider partners to identify and bring forward land opportunities through s106 and land assembly  Maximise investment from the Affordable Homes Programme with Homes England  Achieved through S106 agreements for on site affordable housing	Housing Steering Group

Develop a Financial Inclusion Strategy	2025-2035	Achieved by working with partners across voluntary, community, and financial sectors to develop a joined-up approach that	
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		<b>supports residents with budgeting, debt advice, and access to affordable credit.</b>	
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## **Priority 3 Enhance Partnerships by Investing in Joint Solutions that Unlock Opportunity, Meet the Broad Range of Housing Needs and Help Build Positive Futures**

- **what we will achieve**

- We will work with our communities and partners to reduce inequality across the Borough of Rugby
- We will continue to work in partnership with key stakeholders to meet housing needs and make safer communities

### **Partnership with Commissioners to Meet Health Needs**

Working collaboratively with our key stakeholders and partners will be needed to deliver this Strategy, we will not be able to do this in isolation. The size and scale of the demand for good quality and safe housing will require investment and expertise from many agencies.

We are working more closely than ever with commissioners to meet local health needs. There is a direct correlation between positive health outcomes and housing

We know that by planning and building homes in good locations with social connections and accessibility coupled with good design and space standards will reduce the impact on health and social care services. The rural nature of the Borough is perceived as one of affluence, but in reality, being asset rich and cash poor can lead to vulnerability and retaining independence can be more difficult if there is no access to transport and local services, often leading to social isolation. We want to see an increase in the number of affordable homes which are wheelchair adapted and provided in all new developments of ground floor flats. We also want to increase the number of bungalows across all tenures.

We want homes to be fit for the future and built for life, so people can live independently for as long as possible in their own homes. Having adaptations such as plumbing for floor drainage showers to convert easily from baths, and having assisted technologies installed.

### **HEART and Delivering Disabled Facilities Grants**

We continue to work closely with HEART following our formal partnership agreement which was extended for a further 5 years in April 2023. The partnership agreement sets out the governance arrangements of HEART, including budget monitoring. We

are responsible for administering Disabled Facilities Grant arising from its obligations under the Housing Grants Construction and Regeneration Act 1996 (as amended). The HEART shared service is the conduit for achieving this in respect of Rugby's residents.

## **Partnering for National Impact**

### Reporting and Data Sharing

We will work closely with Government Departments, primarily (MHCLG) the Social Housing Regulator, and Homes England to provide them with our achievements and successes of managing our own housing stock and how we have worked with partners such as Registered Providers to deliver additional affordable homes to meet those most in need on the council's housing register.

We will keep Government updated by providing our statutory annual returns such as the Local Authority Statistical dataset, Homelessness Statistics and returns required by the Social Housing Regulator for the quality management and maintenance of the Council's housing stock.

### West Midlands Combined Authority

Rugby Borough Council agreed to join the WMCA as a non-constituent member. This means that the council will have voting rights on decisions that affect the Borough's residents and businesses, but the combined authority's elected mayor will not have any powers affecting Rugby. Rugby contributes to WMCA's aims to build energy-efficient, sustainable homes, focusing on increasing job opportunities in the region. WMCA focuses on investing affordable housing, infrastructure, and local communities to benefit those in need.

### Affordable Homes Programme

We will maximise the use of the Homes England Affordable Homes Programme, the Government funded initiative, and bid for funding competitions to support the delivery of this Strategy. The initiative runs between 2021-2026, thereafter it will be under the West Midlands Combined Authority, supporting the development and improvement of homes suitable for families, older people, people with disabilities, and Gypsy and Traveller communities. This will help us shape policy that reflects the diversity of our Borough.

### Joint Strategic Needs Assessment

The Joint Strategic Needs Assessment has identified a set of priorities for addressing the areas of greatest need in the county. This programme of work focuses on understanding Warwickshire's health needs on a geographical basis. This was planned in line with the requirement to inform the Proactive & Preventative element of the Sustainability & Transformation Plan (STP) (now called the Health and Care Partnership) and the out of hospital programme, which seeks to build integrated services around populations of around 30,000 to 50,000.

### **Strengthening Local Collaboration to Raise Standards**

We will continue to collaborate closely with our partners in the statutory and voluntary sector as their knowledge and support to our communities is vital for the delivery of this Housing Strategy.

We will continue to work with Social Care and Health partners to jointly assess housing needs and prepare information for strategies and plans such as the joint strategic needs assessments. We will contribute to statutory forums such as the Health and Wellbeing Forum.

Working with our voluntary sector partners is key to meeting some of the challenges faced in the borough, such as homeless and rough sleeping. These agencies are well placed and have the expertise to support vulnerable people at their time of need. The Rugby Homeless Forum provides a pivotal role in its oversight of homelessness.

There are a number of Officer Working Groups which seek to share good practice, produce joint strategic plans and assessments of need. The Countywide Housing Strategy Group will provide a supportive role in the delivery of this Strategy.

We are utilising our tenant panels, which have been newly established to help the Council with quality assurance and tenant satisfaction of managing and maintaining its homes.

### **Engaging with the Private Sector to Improve Housing Quality**

Without the investment from developers, landowners, landlords and Registered Providers, many of the targets within this Housing Strategy will be unable to be delivered. The need for new house building, significantly the need for affordable homes and improvement of the housing stock across the borough is a main priority.

Recognising the pivotal role of landlords in ensuring safe, decent, and affordable homes, we are establishing a dedicated Landlord Forum: a collaborative platform to share updates, address challenges, and support compliance with evolving legislation. This work is supported by partner associations and reflects a strategic intent to build trust and capability within the private rented sector.

In parallel, a Landlord and Tenant Charter will provide clear, accessible information for tenants and landlords alike. Hosted on the Council's website, it will promote awareness of rights and responsibilities, offer practical guidance, and signpost relevant support services. These tools form part of a broader commitment to raise standards and promote accountability in the PRS.

## Listening, Learning, and Acting with Partners

Following two sessions with elected members, one in November 2024 when the priorities for this strategy were agreed and the following elected member session in March 2025, which considered the 4 priorities in more detail and what they would like to see reflected in the strategy on measuring success alongside the scope of the strategy.

The scope of the Housing Strategy was seen as having a broad reach and covering all tenures, not just social housing.

- Social value was seen as a useful measure of success and the need to ensure a robust model exists for KPI's.
- A desire to see more tenure types offered, such as rent now buy later and flexible tenure types.
- An ambition to see HMO's reduced in the borough and see the impact of the renters reform bill. The need to advise on HMO's in our strategy (Article 4).
- Empty and problematic homes – the request for an empty homes strategy, need to review what we have in place and how can we factor this in to our Strategy

A consultation exercise will be undertaken following approval of this Strategy at **Scrutiny Committee late spring and approval at Cabinet and Council** in the summer.

We will look to consult with the following stakeholders;

- Elected Members
- Registered Providers
- Rugby Homeless Forum
- Tenant Panel
- The Voluntary and Community Sector
- Private sector landlords who are part of the landlords forum
- Developers and landowners who are active in the borough

## What Success will Look Like: Action Plan

Target	Timescale	How will it be achieved, and what will success look like?	How will the target be monitored
Work with our tenants through	2025-2035	Performance measures and	Tenants Panels

<b>the Tenant Panels to measure satisfaction</b>		<b>returns to the Regulator for Social Housing</b>	<b>Corporate Performance Indicators</b>
<b>Establish a Landlord Forum and a Landlord Charter</b>	<b>2025-2035</b>	<b>To ensure consistency and improve standards in the private rented sector</b>	<b>Environmental Health</b>
<b>Develop ways to assess the social impact of housing initiatives in the new Housing Strategy</b>	<b>2025-2035</b>	<b>Develop metrics to be used to assess the social impact</b>	<b>Housing Steering Group</b>
<b>Potential for joint ventures: Work with partners as part of redevelopment opportunities</b>	<b>2025-2035</b>	<b>Consider for renewal areas or regeneration projects to enable the provision of affordable homes in these developments through S106 opportunities, land assembly or investment</b>	<b>Acquisitions Working Group</b> <b>Housing Steering Group</b>

## **Priority 4 Enhance Housing Standards Across all Housing Tenures to Create Safer, Green Homes that Support Resident Wellbeing**

### **what we will achieve:**

- We will improve the quality of homes across all housing sectors
- We want good quality housing which is safe, and affordable to run improving life chances and health and wellbeing
- We want to improve the standard of living for tenants, tackle damp and mould in homes and help to reduce fuel bills

### **Regulation of Supported Housing: Future Licensing Considerations**

The Council is actively engaged in national consultation on the proposed regulation of supported housing schemes. These schemes play a vital role in meeting the needs of residents requiring housing-related or care support, particularly those with disabilities or complex needs.

Licensing may provide a route to ensure consistent quality and safeguarding standards, and we are preparing for potential future duties around inspection, monitoring, and enforcement. This aligns with our strategic objective of promoting high standards across all types of supported and specialist accommodation.

### **Renters Rights Bill**

The Renters Rights Bill seeks to transform the private rented sector, creating longer term tenancies, better quality of housing through the decent homes standard and applying Awaab's Law where landlords must take action to make homes safe. It will make it illegal to discriminate against prospective tenants who claim benefits or with children. It also strengthens Councils powers to enforce by expanding civil penalties.

### **Houses of Multiple Occupations**

The introduction of an Article 4 Direction in specific wards across the Borough reflects our commitment to managing the balance of our housing stock and

responding to community concerns. High concentrations of HMOs, particularly in the following wards:

- Benn
- Coton and Boughton
- Eastlands
- New Bilton
- Newbold and Brownsover

have led to localised pressures on infrastructure and amenity, including on-street parking, waste management, anti-social behavior, and a reduction in available family housing.

By requiring planning permission for conversion of family homes (C3) to HMOs (C4) in designated areas, the Council aims to support mixed and sustainable communities, protect local character, and ensure that housing supply meets a broad range of needs. This strategic measure supports long-term place shaping and housing market balance.

Our strategy recognises the need to diversify supply, particularly of smaller, affordable one-bedroom homes, and to work with partners to explore innovative models such as co-living, affordable rent schemes, and modular housing. Ensuring access to housing for younger residents is essential to supporting economic growth and social cohesion.

Our Housing Strategy will seek better quality of housing through the decent homes standard and applying Awaab's Law where landlords must take action to make homes safe. Council's enforcement powers will be strengthened by expanding Civil Penalties

### **Urban Rugby and Liveable Neighbourhoods**

Housing in the urban part of Rugby was shaped by the railway industry with a dense concentration of solid wall pre-1900's housing around the train station. They lack parking and are generally poor quality.

Within the Leisure & Wellbeing department, and in collaboration across wider departments to improve the health and wellbeing of Rugby residents through improving open spaces, strengthening community engagement, and improved features such as walking and cycling opportunities; Liveable Neighbourhoods will review spaces such as Urban Rugby for opportunities of improvement. This is included as part of the Corporate Strategy delivery plan.

## **Existing Council Housing Stock**

The Council has been reviewing its stock condition and 75% of its stock condition surveys are complete. It is continuing with a program to complete Energy Performance Certificates on our stock as soon as RDSap10 is introduced.

Once these surveys are complete this data will be used to develop the Property and Land Management Assets Strategy 2025-2035 to fund the key investment priorities for council housing. The Property and Land Management Assets Strategy will also incorporate how the council's corporate assets can be used in the regeneration of the town centre.

Consideration of whether the current stock make up is correct will be based around the expected future demand for homes. This information from the surveys will give the Council the data to make an informed decision on new house building, acquisition or demolition.

## **Affordable Warmth**

Improving the energy performance of our housing stock is central to both our climate ambitions and our commitment to tackling fuel poverty. Through participation in the government's Home Upgrade Grant (HUG) Phase 2 programme, Rugby Borough Council has supported residents and landlords in accessing funding for insulation, low carbon heating, and other energy efficiency measures.

We own 592 homes which are not built of brick and block work and these properties are generally harder to heat thus contributing to fuel poverty with unaffordable household bills. This has wide-reaching effects on health and wellbeing.

Private Sector Housing officers have embedded energy efficiency as a key theme in landlord engagement, providing advice and enforcement on the Minimum Energy Efficiency Standards (MEES). We will continue to work with partners to develop targeted communication and support, particularly for hard-to-treat homes and vulnerable tenants, ensuring no one is left behind in the transition to a low-carbon future.

A successful bid to wave two of the Government's Social Housing Decarbonisation Fund secured a £1.086 million grant which we match funded working with E.ON to improve 112 council owned properties mostly built in the Long Lawford and Rokeby wards in the 1950s fitting external wall insulation, solar panels and 'top up' loft insulation to improve energy performance ratings to C or above.

We have secured a further grant of £10.7m from the third wave of the Government's Warm Homes: Social Housing Fund for investment in energy efficiency improvements to more than 1,000 council homes. We have agreed to match fund the Government's £10.7 million to get properties to EPC C and above by the Government's deadline of 2030 working again with EON..

A wider roll out across the Borough's housing stock is the Government funded Home Upgrade Grant (HUG). We have worked with the WMCA and Act on Energy, using funding secured via the Midlands Net Zero Hub (MNZH) consortium to upgrade 17 properties using £450,000 of HUG funding, at the end of April 2025 improving properties to EPC C or above.

In April 2025 HUG will be replaced by the Warm Homes: Local Grant (WH:LG) scheme which will run for 3 years until March 2028 to deliver energy performance and low carbon heating upgrades to low-income homes in England. The Council has once again secured funding via the MNZH consortium, the exact amount is still to be confirmed.

### **Investment in the Town Centre and Emerging Local Plan**

Investment in the town centre is a high priority for us and the emerging Local Plan sets out the need to deliver high quality urban living. High rise council owned flats at Navigation Way (formerly Biart Place) and Rounds Gardens have been demolished to make way for improved housing with much more open space to improve the living and encourage nature into the town.

### **Affordable Housing Delivery Through S106 Planning Agreements**

Affordable housing supply has come through S106 planning agreements primarily for many years, but this supply is taking a downturn as the market is changing, and Registered Providers are investing in their own stock with the advent of the new regulatory framework for social housing (Nationally Described Space Standards) and reducing their investment in new homes.

S106 is less attractive as Registered Providers often have to uplift the specification at their cost and some will just not consider new homes with gas heating as it immediately lends itself to retrofit.

However, the draft Local Plan takes a positive step by proposing that all new dwellings should meet these standards as a minimum. This consistent approach provides greater clarity for developers and helps future-proof affordable housing delivery. In the long term, aligning S106 homes with improved space standards will support resident wellbeing, enhance the quality of housing, and ensure homes are built to meet the needs of Rugby's diverse population.

## **What Success will Look Like: Action Plan**

Target	Timescale	How will it be achieved, and	How will the target be monitored
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		what will success look like?	
<p>1. Continue to invest in improving the Council's own housing stock</p> <p>2. Continually assess 20% of the Council's housing stock condition</p> <p>3. Continue with the energy efficiency and retrofit strategy for Council housing</p>	<p>2025-2035</p> <p>Annually</p>	<p>Achieved by having a continuous planned work budget based on a rolling programme of assessing stock needs</p>	<p>Corporate Performance indicators</p> <p>Finance and Communities Departments Monitoring</p>
<p>Seek to support all landlords to get their properties to EPC level C</p>	<p>2025-2030</p>	<p>Work with Warm Homes: Local Grant (WH:LG) and Act on Energy to deliver programmes.</p> <p>Seek further funding programmes</p>	<p>Corporate Performance Indicators</p> <p>Assets Team monitoring</p>
<p>Seek to achieve Net Zero for all properties by the statutory target date 2050</p>	<p>2025-2035</p>	<p>See above</p>	<p>Corporate Performance Indicators</p> <p>Assets Team monitoring</p>
<p>Understand which stock is an unlicensed HMO and properties owned by private landlords</p>	<p>2025-2035</p>	<p>Seek to have a comprehensive housing stock register</p>	<p>Environmental Health Service</p>
<p>What action/PI's do we want for empty properties ?</p>	<p>2025-2035</p>	<p>Await PS</p>	

<b>Recruit Empty Homes Officer</b>	<b>2025-2035</b>	<b>Recruitment, and focused workstream of bringing 2,162 empty homes back into use</b>	
<b>Implement new national policy to improve housing conditions</b>	<b>As required by any forthcoming legislation</b>	<b>Implement quality standards in social rented housing</b>  <b>Keep housing stock condition data up to date</b>  <b>Implement new decent homes standards in the private sector and extend HHSRS</b>	<b>Corporate Performance Indicators</b>  <b>Social Housing Regulator</b>
<b>Seek to match people with disabilities to adapted stock in the social rented sector and potentially the private rented sector</b>	<b>2025-2035</b>	<b>Keep data up to date on stock which has been adapted through mandatory disabled facilities grants and council funded adaptations</b>	<b>Housing Steering Group</b>

## Resources, Funding and Investment

The delivery of this Housing Strategy, the provision of new homes, and maintaining existing housing stock is reliant on funding streams and investment. The following section provides information on the resources, funding streams and investments which may support the delivery of this Housing Strategy, affordable housing provision and investment in the borough's housing stock.

### **S106 planning Agreements**

Sites which come through planning agreements will not be funded by Homes England, the Council and Registered Providers will need to use their own capital funding to purchase completed units. The Council and Registered Providers will seek to purchase affordable units which are discounted more than 25%.

The Council will consider the use of the commuted sums pot to purchase homes through its acquisitions programme.

Commuted Sums provided by the developer in lieu of affordable housing will be used in the following ways, firstly for the Council to either build new stock, or for the Council to refurbish its stock or to use to provide aids and adaptations.

Secondly as a grant to help Registered Providers in return for the Council to receive 100% nomination rights in perpetuity.

Thirdly as a grant to support local community groups who can apply for the funding through a set of criteria which will be determined.

These are likely to all require officer resource to manage and monitor, and will need to be funded through the provision of commuted sums.

We will use early, mid-stage or late review mechanism for re-running a viability appraisal post planning permission if the scheme comes forward that is not policy compliant for affordable housing. This will be secured by a S106 agreement.

### **Improving the Condition of the Council's Housing Stock**

A capital investment programme totalling nearly £16 million has been approved for 2025/26 to repair and maintain the housing stock.

The Council has secured a further grant of £10.7m for investment in energy efficiency improvements to more than 1,000 council homes. The Council has agreed to match fund the Government's £10.7 million to ensure all council homes have a minimum Energy Performance Certificate (EPC) rating of C by the Government's deadline of 2050.

The Council's investment needs are currently being understood from the stock data survey work being undertaken. When complete this will inform the council of the

stock investment needs to maintain homes but it will also determine which assets are or are not required. The data is being used to develop a property and land asset management strategy 2025-35.

### **Acquisition of Council Stock**

Before properties are acquired or land purchased, we will look to review use our waiting list information to identify the greatest housing need.

All acquisitions will need to ensure that they meet the latest energy efficiency standards, and that sufficient budget has been set aside to ensure that they will do.

### **Private sector Housing**

Resources will be focused on advice to landlords to prevent any escalation to enforcement of poor housing standards and conditions. The Council's resources will be focused on high-risk cases, using enforcement powers as necessary.

For low-risk cases, we will enable tenants and landlords to resolve issues themselves. We will take a preventative approach to enforcement activity.

### **Temporary accommodation**

The Council's aim is to reduce reliance on bed and breakfast accommodation and has used its own housing stock as temporary accommodation for homelessness. By doing this it made a saving of £48K in 2023/24. A review of temporary accommodation use will be undertaken in 2025/2026 to assess the need for temporary accommodation, type, size and cost for the future.

***AGENDA MANAGEMENT SHEET***

<b>Report Title:</b>	Finance and Performance Monitoring – Quarter 4 2024/25
<b>Name of Committee:</b>	Scrutiny Committee
<b>Date of Meeting:</b>	3 July 2025
<b>Contact Officer:</b>	Jon Illingworth, Chief Officer – Finance and Performance jon.illingworth@rugby.gov.uk
<b>Summary:</b>	A copy of the Finance and Performance Monitoring – Quarter 4 2024/25 report is attached for review.
<b>Financial Implications:</b>	There are no financial implications arising from this report.
<b>Risk Management Implications:</b>	There are no risk management implications arising from this report.
<b>Environmental Implications:</b>	There are no environmental implications arising from this report.
<b>Legal Implications:</b>	There are no legal implications arising from this report.
<b>Equality and Diversity:</b>	No new or existing policy or procedure has been recommended.

**Scrutiny Committee – 3 July 2025**

**Finance and Performance Monitoring – Quarter 4 2024/25**

**Public Report of the Chief Officer – Finance and Performance**

**Summary**

A copy of the Finance and Performance Monitoring – Quarter 4 2024/25 report is attached for review.

**1. FINANCE AND PERFORMANCE MONITORING – QUARTER 4 2024/25**

The Finance and Performance Monitoring – Quarter 4 2024/25 report, considered by Cabinet at the meeting held on 24 June 2025, the link to the agenda can be found here.

<https://www.rugby.gov.uk/documents/20124/60877780/PUBLIC+AGENDA+Cabinet+24+June+2025.pdf/0e9bbfcc-6618-0b60-962c-fa1775c2d5b0?version=1.0&t=1750086382178>

**Name of Meeting:** Scrutiny Committee

**Date of Meeting:** 3 July 2025

**Subject Matter:** Finance and Performance Monitoring – Quarter 4  
2024/25 report

**DO ANY BACKGROUND PAPERS APPLY**       **YES**       **NO**

**LIST OF BACKGROUND PAPERS**

<b>Doc No</b>	<b>Title of Document and Hyperlink</b>

***AGENDA MANAGEMENT SHEET***

<b>Report Title:</b>	Overview and Scrutiny Work Programme
<b>Name of Committee:</b>	Scrutiny Committee
<b>Date of Meeting:</b>	3 July 2025
<b>Contact Officer:</b>	Linn Ashmore, Democratic Services Officer
<b>Summary:</b>	The report updates the Committee on the overview and scrutiny forward work programme.
<b>Financial Implications:</b>	There are no financial implications arising from this report.
<b>Risk Management Implications:</b>	There are no risk management implications arising from this report.
<b>Environmental Implications:</b>	There are no environmental implications arising from this report.
<b>Legal Implications:</b>	There are no legal implications arising from this report.
<b>Equality and Diversity:</b>	No new or existing policy or procedure has been recommended.

**Scrutiny Committee – 3 July 2025**

**Overview and Scrutiny Work Programme**

**Summary**

The report updates the Committee on the overview and scrutiny forward work programme.

**1. WORK PROGRAMME**

1.1 A copy of the current work programme is attached at Appendix 1.

**2. FORWARD PLAN**

2.1 The topics currently listed in the Forward Plan for the period July to October 2025 are available to download via the website - [Forward Plan](#).

**3. CONCLUSION**

3.1 The committee is asked to consider and agree the future work programme.

**Name of Meeting:** Scrutiny Committee  
**Date of Meeting:** 3 July 2025  
**Subject Matter:** Overview and Scrutiny Work Programme

**DO ANY BACKGROUND PAPERS APPLY**       **YES**       **NO**

**LIST OF BACKGROUND PAPERS**

<b>Doc No</b>	<b>Title of Document and Hyperlink</b>

## Overview and Scrutiny Work Programme

Item	Description	Meeting Date
Motions referred to scrutiny	Motions from Council to be included on the next available meeting agenda.	All Meetings
Forward work programme and potential scrutiny topics	To discuss potential scrutiny topics and agree the work programme.	All Meetings
Overview and Scrutiny Annual Report	An overview of the work carried out by scrutiny during 2024/25.	3 July 2025
Finance and Performance	Outturn report.	3 July 2025
Housing Strategy	Review of the strategy document prior to submission to Cabinet	3 July 2025
Local Government Review	Update report.	3 July 2025
Crime and Disorder	Annual overview to scrutinise decisions made, and actions taken, by the responsible authorities that make up the Rugby Community Safety Partnership in connection with the discharge of their crime and disorder functions.	18 September 2025
Finance and Performance	Budget setting process Finance and Performance Monitoring for Q1	18 September 2025
Local Plan	Overview of progress and timescales of the production of the next Local Plan (focus on Brownfield sites and Grey Belt)	18 September 2025
Finance and Performance	Fees and charges for 2026/27. Budget update. New Medium Term Financial Strategy Finance and Performance Monitoring for Q2	20 November 2025
Corporate Strategy Action Plans	The strategies and action plan that feed into the delivery of the Corporate Strategy. The Chief Executive and Leader of the Council to attend.	22 January 2026
Finance and Performance	Finance and Performance Monitoring for Q3	22 January 2026
People Strategy – Action Plans	Overview of progress	Tbc
Customer Journey	Progress of task group review	Tbc